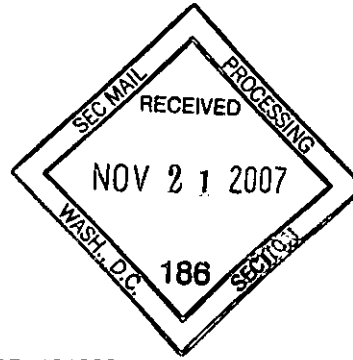


**BANK****File № 82-4257**

Bank Vozrozhdenie
7/4 Luchnikov Per., Bldg. 1, Moscow, GSP, 101990,
Russia
Tel. +7 (495) 777-0888, Fax +7 (495) 620-1999
vbank@co.voz.ru // www.vbank.ru

04.11.2007
1107/12644

Securities and Exchange Commission
Division of Corporate Finance
Room 3094 (3-6)
450 Fifth Street, N.W.
Washington, D.C. 20549
U.S.A.

**07028254****Re: Exemption № 82-4257****PROCESSED****NOV 30 2007****THOMSON
FINANCIAL**The message

In connection with V.Bank exemption, pursuant to Rule 12g3-2(b) from the registration and reporting requirements of the Securities Exchange Act of 1934, and in compliance with our ongoing requirements under Rule 12g3-2(b)(1)(iii), Bank Vozrozhdenie forward to you Statement of material facts.

Sincerely,

Alexander V. Dolgoplov
Deputy Chairman of the Board

11/29

Statement of material fact

Events resulted in one-time increase of net profit of the issuer for more than 10% according to RAS

1. General Data

- | | |
|--|---|
| 1.1. Full corporate name of the issuer | Bank Vozrozhdenie |
| 1.2. Abbreviated corporate name of the issuer: | V.Bank |
| 1.3. Location of the issuer: | 7/4 Luchnikov pereulok, bldg. 1, Moscow, 101000, Russia |
| 1.4. State Registration number of the Issuer: | 1027700540680 |
| 1.5. Identification tax number of the issuer: | 5000001042 |
| 1.6. Unique code of the issuer, assigned by the registration body: | 1439 |
| 1.7. Internet site used by the Issuer for publishing messages: | <u>www.vbank.ru</u> |

2. Content of the Message

- 2.1. Event (events), resulted in one-time increase of net profit of the issuer for more than 10% Growth of income from servicing customers caused the increase of the amount of net profit for the 3rd quarter 2007 comparing to the 2nd quarter 2007.
- 2.2. Date of the event (events) that resulted in one-time increase of the issuer's net profit for more than 10%: 17.10.2007
- 2.3. Amount of net profit for the reporting period preceding the reporting period when the relevant fact has happened:
Net profit for the 2nd quarter 2007 amounted to 479,064 thousand rubles.
- 2.4. Amount of net profit for the reporting period when the relevant fact has happened:
Net profit for the 3rd quarter 2007 amounted to 651,016 thousand rubles.
- 2.5. Absolute and percentage change of net profit:
Net profit grew by 171,952 thousand rubles (35,9%).

3. Signature

- | | | |
|---|-------------|-----------------|
| 3.1. Deputy Chairman of the Management Board
Bank Vozrozhdenie | (signature) | A. V. Dolgoplov |
| 3.2. October 17, 2007 | Stamp | |
| 3.3. Chief accountant
Bank Vozrozhdenie | (signature) | Alla Novikova |
| 3.4. October 17, 2007 | Stamp | |

END